

**Information to identify the case:**

Debtor 1	<u>Ronal C. Melgarejo</u>	Social Security number or ITIN	xxx-xx-8735
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-34094-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronal C. Melgarejo

3/15/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ronal C. Melgarejo  
 Debtor

Case No. 18-34094-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db  
 517910541 +Ronal C. Melgarejo, PO Box 454, Sparta, NJ 07871-0454  
 517910543 +Albino & Clark, LLC, 10 Poplar Tree Lane, Sparta, NJ 07871-2317  
 517910544 +Barbara L. Feinberg, Esq., 9 Union Street, Rockaway, NJ 07866-3023  
 517910547 +Diversified Consultant, Inc., PO Box 1391, Southgate, MI 48195-0391  
 517910548 +MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 517910551 +Paris P. Eliades Law Firm LLC, 48 Sparta Avenue, Sparta, NJ 07871-1821  
 517910558 Santander Bank, PO Box 16255, Reading, PA 19612-6255  
 Wells Fargo Bank, MAC N8235-040, 700 Vista Drive, West Des Moines, IA 50266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 15 2019 23:34:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 15 2019 23:34:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Mar 16 2019 03:23:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 517910542 +EDI: GMACFS.COM Mar 16 2019 03:23:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902  
 517910546 EDI: TSYS2.COM Mar 16 2019 03:23:00 Macy's, PO Box 183083, Columbus, OH 432183083  
 517910549 E-mail/Text: bankruptcyteam@quickenloans.com Mar 15 2019 23:34:14 Quicken Loan, Inc,  
 20555 Victor Pkwy, Livonia, MI 48152-7031  
 517910550 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 15 2019 23:34:14 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 517913199 +EDI: RMSC.COM Mar 16 2019 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517910552 +EDI: RMSC.COM Mar 16 2019 03:23:00 Synchrony Bank/ Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 517910553 +EDI: RMSC.COM Mar 16 2019 03:23:00 The Home Depot/Citibank, PO Box 105981,  
 Atlanta, GA 30348-5981  
 517910554 +E-mail/Text: birminghamtops@sba.gov Mar 15 2019 23:34:16 US Small Business Administration,  
 PO Box 740192, Atlanta, GA 30374-0192  
 517910555 +EDI: VERIZONCOMB.COM Mar 16 2019 03:23:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
 517910556 +EDI: VERIZONCOMB.COM Mar 16 2019 03:23:00 Verizon Wireless, PO Box 489,  
 Newark, NJ 07101-0489  
 517910557 +EDI: WFFC.COM Mar 16 2019 03:23:00 Wells Fargo, 3476 Stateview Blvd,  
 Fort Mill, SC 29715-7200  
 517910559 EDI: WFFC.COM Mar 16 2019 03:23:00 Wells Fargo PL & L Loan Payment, PO Box 14525,  
 Des Moines, IA 50306-3525

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517910545 former wife

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
 rgaydos@rltlawfirm.com  
 Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
 NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
 Joan Sirkis Warren on behalf of Debtor Ronal C. Melgarejo joan@joanlaverylaw.com  
 Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 23

Date Rcvd: Mar 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5